## Case 15-83176 Doc 1 Filed 12/29/15 Entered 12/29/15 16:30:38 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Jeffrey	Jill
	your government-issued picture identification (for	First name	First name
	example, your driver's license or passport).	Scott	Nicole
		Middle name	Middle name
	Bring your picture identification to your	Allen	 Allen
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		Jill Nicole Clark
	Include your married or maiden names.		Jill Nicole Gordon
_	Outside Lead Adjuste of		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4224	xxx-xx-1069

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Debtor 1 Jeffrey Scott Allen
Debtor 2 Jill Nicole Allen

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	■ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	206 Acorn Drive	If Debtor 2 lives at a different address:			
		Poplar Grove, IL 61065  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Boone				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.			
		Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)			

Case 15-83176 Doc 1 Filed 12/29/15 Entered 12/29/15 16:30:38 Desc Main Page 3 of 64 Document Debtor 1 Jeffrey Scott Allen Debtor 2 Jill Nicole Allen Case number (if known) Tell the Court About Your Bankruptcy Case Part 2: Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? Yes. When Case number District District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business

partner, or by an affiliate?

> Debtor Relationship to you District When Case number, if known Relationship to you Debtor When Case number, if known District

11. Do you rent your residence?

☐ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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	tor 1 Jeffrey Scott A tor 2 Jill Nicole Allei				Case number (if known)		
Part	3: Report About Any	Businesses `	You Own	as a Sole Propriet	or		
					<del>-</del>		
12.	Are you a sole propriet of any full- or part-time business?	e ■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	iness		
	A sole proprietorship is a business you operate as an individual, and is not separate legal entity suc as a corporation, partnership, or LLC.	a	Name	of business, if any			
	If you have more than or sole proprietorship, use separate sheet and attack	a	Numb	er, Street, City, Stat	e & ZIP Code		
	it to this petition.	) I	Check	the appropriate box	x to describe your business:		
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and a you a small business debtor?	deadlines are operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, st operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am r	ot filing under Chap	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	A: Report if You Own	or Have Any	, Hazardo	us Property or Any	Property That Needs Immediate Attention		
	Do you own or have an			шо г горогоў от гил,			
	property that poses or	IS					
	alleged to pose a threa of imminent and identifiable hazard to	ı ∟ Yes.	What is	the hazard?			
	public health or safety Or do you own any property that needs immediate attention?	?		liate attention is why is it needed?			
	For example, do you ow perishable goods, or livestock that must be fe or a building that needs urgent repairs?		Where is	s the property?			

Number, Street, City, State & Zip Code

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Debtor 1 Jeffrey Scott Allen Debtor 2 Jill Nicole Allen

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15.	Tell the court whether
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

My physical disability causes Disability.

> me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 64 Jeffrey Scott Allen Debtor 1 Case number (if known) Debtor 2 Jill Nicole Allen **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. Yes. Go to line 17. 16b Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. State the type of debts you owe that are not consumer debts or business debts 16c. 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1,000-5,000 **25,001-50,000** 1-49 you estimate that you □ 50,001-100,000 □ 5001-10,000 □ 50-99 owe? ☐ More than 100,000 10,001-25,000 100-199 **200-999** How much do you □ \$500,000,001 - \$1 billion □ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million estimate your assets to □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million be worth? ☐ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion \$100,001 - \$500,000 ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion ☐ \$500,001 - \$1 million 20. How much do you ☐ SO - S50,000 □ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion to be? ☐ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 357/1. Jeffrey Scott Allen JIII Nicole Allen Signature of Debtor 2 Signature of Debtor 1 12 29 2015 Executed on Executed on

MM / DD / YY

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Debtor 1 **Jeffrey Scott Allen** Debtor 2 **Jill Nicole Allen** 

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Wegnan N. Boite	Date	December 29, 2015
Signature of Attorney for Debtor		MM / DD / YYYY
Meghan N. Bolte		
Printed name		
Bernard J. Natale, Ltd		
Firm name		
Edgebrook Office Center		
1639 N. Alpine Road, Suite 401		
Rockford, IL 61107		
Number, Street, City, State & ZIP Code		
Contact phone <b>(815) 964-4700</b>	Email address	natalelaw@bjnatalelaw.com
6302434		
Bar number & State		

		DUCUIII	SIIL I AUC O OI O <del>T</del>				
ill in this information to identify your case:							
Debtor 1	Jeffrey Scott Alle	n					
	First Name	Middle Name	Last Name				
Debtor 2	Jill Nicole Allen						
Spouse if, filing)	First Name	Middle Name	Last Name				
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number _							

☐ Check if this is an amended filing

12/15

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
		value (	or what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	139,766.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	25,652.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	165,418.00
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	137,698.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	59,186.34
	Your total liabilities	\$	196,884.34
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,461.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,442.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Debtor 1 Jeffrey Scott Allen
Debtor 2 Jill Nicole Allen

Debtor 3 Decument Page 9 of 64

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	<b>\$</b> _	6,566.91

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	То	tal claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Document Page 10 of 64 Fill in this information to identify your case and this filing: Debtor 1 Jeffrey Scott Allen Middle Name Last Name First Name Debtor 2 Jill Nicole Allen (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. Yes. Where is the property?

What is the property? Check all that apply 2278 Pheasant Lane Single-family home Do not deduct secured claims or exemptions. Put the Street address, if available, or other description amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative П ■ Manufactured or mobile home Current value of the Current value of the Lake Havasu City ΑZ 86403-0000 Land entire property? portion you own? \$135,000.00 City State ZIP Code Investment property \$135,000.00 Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or à life estate), if known. Who has an interest in the property? Check one Fee Simple Debtor 1 only Mohave ☐ Debtor 2 only County ☐ Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:

Official Form 106A/B Schedule A/B: Property page 1

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Debtor 2	Jill Nicole				Ca:	se number (if known)		
	ı own or hav	e more	than one, lis					
.2		_		Wha	t is the property? Check all that apply			
	Ehrenbengurg Road Street address, if available, or other description			_ □	Single-family home		ed claims or exemptions. Put the	
Street ad	ddress, if available,	or other de	scription		Duplex or multi-unit building		ed claims on Schedule D: Claims Secured by Property.	
					Condominium or cooperative		, , ,	
				_	Manufactured or mobile home			
						Current value of the	Current value of the	
	en Valley	AZ	86413-0000	<u> </u>	Land	entire property?	portion you own?	
City		State	ZIP Code		Investment property	\$4,766.0	00 \$4,766.0	
						Describe the nature	of your ownership interest	
						<ul> <li>(such as fee simple a life estate), if known</li> </ul>	, tenancy by the entireties, or	
				_	has an interest in the property? Check one	Fee Simple	VII.	
Moha				_	,			
County	ive			_				
County					1		community property	
					The reaction of the deplete and another	(see instructions)		
					er information you wish to add about this ite	em, such as local		
					erty identification number:			
				vac	eant lot			
neone els	se drives. If you	u lease a		eport it on	any vehicles, whether they are registe Schedule G: Executory Contracts and L		ny vehicles you own that	
□ No			•	·	•			
Yes								
3.1 Make	: Ford			Who has a	an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
Mode	Expedit	ion		Debtor	1 only	Creditors Who Have Claims Secured by Propen		
Year:	2008			☐ Debtor	•	Current value of the	e Current value of the	
Appro	oximate mileage:		70,000	☐ Debtor	1 and Debtor 2 only	entire property?	portion you own?	
Other	r information:			☐ At least	t one of the debtors and another			
					if this is community property structions)	\$15,000.0	\$15,000.00	
Examples  No Yes  Add the pages yeart 3: Des	cou have attac	s, motors  of the po  hed for I	ertion you own Part 2. Write th	ercraft, fish  for all of gat numbe	reational vehicles, other vehicles, and ing vessels, snowmobiles, motorcycle and vehicles and vessels, snowmobiles, motorcycle and very entries from Part 2, including and very here	occessories y entries for	\$15,000.00	
o you ow	n or have any	legal or	equitable inte	rest in an	y of the following items?		Current value of the	
							portion you own?	
							Do not deduct secured	

Official Form 106A/B Schedule A/B: Property

page 2

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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

page 3

Case 15-83176 Doc 1 Filed 12/29/15 Entered 12/29/15 16:30:38 Desc Main Document Page 13 of 64 Debtor 1 Jeffrey Scott Allen Jill Nicole Allen Debtor 2 Case number (if known) 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... 17.1. Checking Chase Bank \$140.00 LA Financial Credit Union \$10.00 17.2. Checking The Private Bank \$1.00 Checking 17.3. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

Official Form 106A/B

☐ Yes. Give specific information about them...

Entered 12/29/15 16:30:38 Case 15-83176 Doc 1 Filed 12/29/15 Desc Main Page 14 of 64 Document Debtor 1 Jeffrey Scott Allen Jill Nicole Allen Debtor 2 Case number (if known) 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Anticipated 2015 tax refund \$8,000.00 Federal 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: Term life insurance with Liberty Mutual Jill Allen \$1.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list

☐ Yes. Give specific information...

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Dob	tor 1	loffroy Soott Allon	Document	Page 15 of	64	
	tor 1 tor 2	Jeffrey Scott Allen Jill Nicole Allen			Case number (if known)	
36.		ne dollar value of all of your entries rt 4. Write that number here				\$8,152.00
Part	5: Des	scribe Any Business-Related Property Yo	J Own or Have an Interest	In. List any real estate	e in Part 1.	
37. <b>D</b>	o you o	wn or have any legal or equitable interest	in any business-related p	roperty?		
	No. Go	to Part 6.				
	Yes. G	o to line 38.				
Part		scribe Any Farm- and Commercial Fishing ou own or have an interest in farmland, list it		vn or Have an Interest	ln.	
46. <b>[</b>	Do you	own or have any legal or equitable	interest in any farm- o	r commercial fishir	ng-related property?	
	No.	Go to Part 7.				
	☐ Yes.	Go to line 47.				
	Do you	Describe All Property You Own or Have have other property of any kind you les: Season tickets, country club mem	u did not already list?	d Not List Above		
	Lxamp I No	ion. Scason toxoto, Sountry Stas mon	Doronip			
		Give specific information				
54.	Add tl	ne dollar value of all of your entries	from Part 7. Write that	number here		\$0.00
Part	8:	List the Totals of Each Part of this Form				
55.	Part 1	: Total real estate, line 2				\$139,766.00
56.	Part 2	: Total vehicles, line 5	_	\$15,000.00		
57.	Part 3	: Total personal and household iten	ns, line 15	\$2,500.00		
58.	Part 4	: Total financial assets, line 36		\$8,152.00		
59.	Part 5	: Total business-related property, li	ne 45	\$0.00		
60.	Part 6	: Total farm- and fishing-related pro	perty, line 52	\$0.00		
61.	Part 7	: Total other property not listed, line	∍ 54	\$0.00		
62.	Total	personal property. Add lines 56 throu	ıgh 61	\$25,652.00	Copy personal property total	\$25,652.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$165,418.00

		Docume	IIL Paue 10 01 04	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Jeffrey Scott Alle	en		
	First Name	Middle Name	Last Name	
Debtor 2	Jill Nicole Allen			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is ar amended filing

#### Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Amoui	nt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check	only one box for each exemption.	
2008 Ford Expedition 70,000 miles	\$15,000.00	•	\$2,400.00	735 ILCS 5/12-1001(c)
Elle Holli Golloddio 172. G.P			100% of fair market value, up to any applicable statutory limit	
Normal complement of household goods and furnishings	\$1,700.00		\$1,700.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
TVs and 2 Xboxs Line from Schedule A/B: 7.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Elle Holli Genedale PVB. 7.1			100% of fair market value, up to any applicable statutory limit	
Normal complement of clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Elle Holli Schedule PAB. 11.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.1	\$140.00		\$140.00	735 ILCS 5/12-1001(b)
LINE HOITI SCHEUUIE AVD. 11.1			100% of fair market value, up to	

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Jeffrey Scott Allen

Jill Nicole Allen Debtor 2 Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking: LA Financial Credit Union 735 ILCS 5/12-1001(b) \$10.00 \$10.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit Checking: The Private Bank 735 ILCS 5/12-1001(b) \$1.00 \$1.00 Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit Federal: Anticipated 2015 tax refund 735 ILCS 5/12-1001(b) \$8,000.00 \$5.849.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit Term life insurance with Liberty 735 ILCS 5/12-1001(f) \$1.00 100% Mutual Beneficiary: Jill Allen 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 31.1 Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

			Document	Page 1	.8 of 64		
Filli	in this inforn	nation to identify you	ır case:				
Debt	tor 1	Jeffrey Scott Al	len				
200	.0. 1	First Name	Middle Name	Last Name			
Debt	tor 2	Jill Nicole Allen					
(Spou	ise if, filing)	First Name	Middle Name	Last Name			
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
O mile	ou oluloo bul	mapley Court for the	NORTH PROPERTY OF THE				
	e number _						
(if kno	own)					<u> </u>	if this is an
						ameno	led filing
Ott:	oial Farm	106D					
	cial Form						
Scl	hedule	D: Creditors	Who Have Claims S	Secure	ed by Property	/	12/15
neede knowi 1. Do	ed, copy the Ac n). any creditors I	dditional Page, fill it out, have claims secured by	two married people are filing together number the entries, and attach it to the your property? his form to the court with your other	is form. On t	he top of any additional pa	ages, write your name a	
ı	Yes. Fill in	all of the information	below.				
Part	1 List Al	I Secured Claims					
			save there are accurred plains list the aredi	tor oonorotol:	Column A	Column B	Column C
each	claim. If more ossible, list the o	than one creditor has a p claims in alphabetical orde	nore than one secured claim, list the creditarticular claim, list the other creditors in Per according to the creditor's name.			Value of collateral that supports this claim	Unsecured portion If any
2.1	LA Financ	cial Credit	Describe the property that secures th	e claim:	\$17,447.00	\$15,000.00	\$2,447.00
	Union Creditor's Name	)	2008 Ford Expedition 70,000				<del>,</del>
			2006 Ford Expedition 70,000	lilles			
	224 N Fair	r Oaks Ave					
	Pasadena		As of the date you file, the claim is: C apply.	heck all that			
	91102-364	11	☐ Contingent				
	Number, Street,	City, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the de	bt? Check one.	Nature of lien. Check all that apply.				
D	ebtor 1 only		☐ An agreement you made (such as m	ortgage or se	ecured		
	ebtor 2 only		car loan)				
	ebtor 1 and De	btor 2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
_		e debtors and another	☐ Judgment lien from a lawsuit				
	heck if this cla community del	aim relates to a ot	Other (including a right to offset)	PMSI			
Date	debt was incu	irred	Last 4 digits of account number	er			
	Mohave C	County					
2.2	Treasurer	-	Describe the property that secures th	ne claim:	Unknown	\$4,766.00	Unknown
	Creditor's Name		Ehrenbengurg Road Golden	Vallev.			
			AZ 86413 Mohave County	•			
			Vacant lot				
	PO Box 53	3078	As of the date you file, the claim is: C apply.	heck all that			
	Phoenix, A	AZ 85072-3078	Contingent				
	Number, Street,	City, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the de	bt? Check one.	Nature of lien. Check all that apply.				
<b>■</b> D	ebtor 1 only		☐ An agreement you made (such as m	ortgage or se	ecured		
$\square$ D	ebtor 2 only		car loan)				
$\square$ D	ebtor 1 and De	btor 2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
□ A	t least one of th	ne debtors and another	☐ Judgment lien from a lawsuit				
	check if this cla community del	aim relates to a ot	Other (including a right to offset)	Property	Taxes		

Official Form 106D

Date debt was incurred

Last 4 digits of account number

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Debtor 1 Jeffrey Scot	t Allen		Case	e number (if know)		
First Name	Middle Name	Last Name		_		
Debtor 2 Jill Nicole Al	llen					
First Name	Middle Name	Last Name	_			
2.3 PHH Mortgage	D	escribe the property that secures	the eleim.	¢120 251 00	\$135,000.00	\$0.00
2.3 PHH Mortgage Creditor's Name		<u> </u>		\$120,251.00	\$135,000.00	\$0.00
Oreditor 3 Name	1-	278 Pheasant Lane Lake F ity, AZ 86403 Mohave Co				
2001 Pichona Ca	oto Blud As	s of the date you file, the claim is:	Check all that			
2001 Bishops Ga Mount Laurel, N.	1 000E 1	ply.				
		Contingent				
Number, Street, City, State	· ·	Unliquidated				
Who owes the debt? Chec		Disputed  ature of lien. Check all that apply.				
_		An agreement you made (such as	mortagae or accured			
Debtor 1 only	_	car loan)	mortgage or secured			
Debtor 2 only	_	, _				
Debtor 1 and Debtor 2 only	·	Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the debtors		Judgment lien from a lawsuit	Montago			
☐ Check if this claim relate community debt	es to a	Other (including a right to offset)	Mortgage			
Date debt was incurred		Last 4 digits of account num	ber			
Add the dollar value of you	ur entries in Colun	nn A on this page. Write that numb	per here:	\$137,698.00		
If this is the last page of your write that number here:	our form, add the	dollar value totals from all pages.		\$137,698.00		
Part 2: List Others to E	Be Notified for a	Debt That You Already Listed	I			
to collect from you for a deb	ot you owe to some that you listed in	tified about your bankruptcy for a sone else, list the creditor in Part ' Part 1, list the additional creditors	1, and then list the co	ollection agency here. Sim	ilarly, if you have more th	nan one
Name Address						
-NONE-		C	On which line in	Part 1 did you enter	the creditor?	
		L	ast 4 digits of a	account number		

	0400 10 001.0	D00 1	Documer	nt Page 20	of 64	50 BC30 W	ani	
Fill	in this information to identify y	our case:						
Deb	otor 1 Jeffrey Scott	Δllen						
200	First Name		le Name	Last Name				
Deb	otor 2 Jill Nicole All	en						
(Spot	use if, filing) First Name	Middl	le Name	Last Name				
Unit	ted States Bankruptcy Court for t	he: NORTHE	ERN DISTRICT (	OF ILLINOIS				
	e number					<b>-</b> 0		
(if kno	own)					_	if this is a ed filing	n
∩ff	icial Form 106E/F				_			
	hedule E/F: Creditors	s Who Hay	vo Uneccu	rad Claims			12/1	<b>5</b>
	s complete and accurate as possible							
he C numb	reditors Who Have Claims Secured continuation Page to this page. If your proper (if known).	u have no informa	ation to report in a					
	List All of Your PRIORIT							
	Do any creditors have priority unse	cured claims aga	inst you?					
	□ No. Go to Part 2.							
	Yes.							
i I	List all of your priority unsecured c identify what type of claim it is. If a cla possible, list the claims in alphabetica 1. If more than one creditor holds a pa	im has both priority I order according t	y and nonpriority ar to the creditor's nam	mounts, list that claim he ne. If you have more than	re and show both priority and	nonpriority amounts.	As much a	S
	(For an explanation of each type of cla	aim, see the instruc	ctions for this form	in the instruction booklet				
						Priority amount	Nonpriori amount	ity
2.1	Jennifer Chapman		Last 4 digits of a	account number	\$0.00	\$0.00		\$0.00
	Priority Creditor's Name							
	4065 W Crystal Drive Golden Valley, AZ 8640	o	When was the de	ebt incurred?				
	Number Street City State Zlp Cod		As of the date yo	ou file, the claim is: Che	eck all that apply			
	Who incurred the debt? Check one	€.	☐ Contingent					
	Debtor 1 only		☐ Unliquidated					
	☐ Debtor 2 only		☐ Disputed					
	☐ Debtor 1 and Debtor 2 only		Type of PRIORIT	TY unsecured claim:				
	☐ At least one of the debtors and a	nother	■ Domestic sup	port obligations				
	☐ Check if this claim is for a con	nmunity debt	☐ Taxes and ce	rtain other debts you owe	the government			
	Is the claim subject to offset?		Claims for dea	ath or personal injury whi	le you were intoxicated			
	■ No		Other. Specify	/				
	Yes			Child support -	Current			
Part	t 2: List All of Your NONPRI	ORITY Unsecui	red Claims					
	Do any creditors have nonpriority u							
	☐ No. You have nothing to report in t		•	t with your other schedule	9S.			
	■ Vos			,				

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debtor 1 Jeffrey Scott Allen

Debtor 2 Jill Nicole Allen		Case number (if know)				
4.1	Bank of America	Last 4 digits of account number 8926	\$1,295.60			
	Nonpriority Creditor's Name PO Box 982235	When was the debt incurred?	ψ1,200.00			
	El Paso, TX 79998-2235  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	■ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	$\square$ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit Card				
4.2	Bank of America	Last 4 digits of account number 9867	\$1,817.27			
	Nonpriority Creditor's Name PO Box 982235 El Paso, TX 79998-2235	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt					
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other. Specify Credit Card				
4.3	Capital One	Last 4 digits of account number 7457	\$2,621.25			
	Nonpriority Creditor's Name  Bankruptcy Claims Servicer PO Box 30285	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	$\square$ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Credit Card				
		\$ \$poony				

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Debtor 1 Jeffrey Scott Allen

Debtor 2 Jill Nicole Allen		Case number (if know)				
4.4	Capital One/Menards Nonpriority Creditor's Name	Last 4 digits of account number 7988	\$686.09			
	Retail Services PO Box 30257	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit Card				
4.5	Comenity Bank/Carson's Nonpriority Creditor's Name	Last 4 digits of account number 3169	\$661.67			
	Bankruptcy Department PO Box 182125	When was the debt incurred?				
	Columbus, OH 43218-2125  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit Card				
4.6	Comenity Bank/Maurice's	Last 4 digits of account number 4838	\$1,242.00			
	Nonpriority Creditor's Name  Bankruptcy Department  PO Box 182125	When was the debt incurred?				
	Columbus, OH 43218-2125					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	■ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other. Specify Credit Card				

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Debtor 1 Jeffrey Scott Allen

Debt	or 2 Jill Nicole Allen	Case number (if know)	
4.7	Comenity Bank/Victorias Secret	Last 4 digits of account number 5148	\$1,059.00
	Nonpriority Creditor's Name  Bankruptcy Department  PO Box 182125	When was the debt incurred?	
	Columbus, OH 43218-2125  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.8	Creditors Collection Bureau, Inc.	Last 4 digits of account number	\$129.79
	Nonpriority Creditor's Name 755 Almar Parkway Bourbonnais, IL 60914	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection	
4.9	Dillard's Card Services	Last 4 digits of account number 0194	\$2,687.21
	Nonpriority Creditor's Name  Wells Fargo Bank, N.A.  PO Box 522	When was the debt incurred?	
	Des Moines, IA 50306-0522  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	

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	2 Jill Nicole Allen	Case number (if know)	
4.10	Discover it Card	Last 4 digits of account number 7210	\$4,030.20
	Nonpriority Creditor's Name PO Box 30943	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.11	Exeter Finance Corporation	Last 4 digits of account number 3344	\$8,663.81
	Nonpriority Creditor's Name PO Box 166097 Irving, TX 75016	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Deficiency on Repossessed Auto	
4.12	FCI	Last 4 digits of account number 3259	\$100.00
	Nonpriority Creditor's Name 3703 West Lake Ave Suite 310	When was the debt incurred?	·
	Rumber Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	_	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify <i>Medical</i>	
		· · ·	

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	2 Jill Nicole Allen	Case number (if know)	
4.13	Great American Finance Company	Last 4 digits of account number 7275	\$4,692.00
	Nonpriority Creditor's Name 20 N. Wacker Drive Suite 2275	When was the debt incurred?	φ4,092.00
	Chicago, IL 60606-3096  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
		☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Loan	
4.14	Home Depot Credit Services  Nonpriority Creditor's Name	Last 4 digits of account number 2720	\$944.89
	PO Box 790328 Saint Louis, MO 63179	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.15	Kohl's	Last 4 digits of account number 3491	\$521.34
	Nonpriority Creditor's Name PO Box 3043	When was the debt incurred?	
	Milwaukee, WI 53201-3043  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Пол	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	
		— Other. Specify	

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Debtor 2	2 Jill Nicole Allen	Case number (if know)	
4.16	La Paz Regional Hospital	Last 4 digits of account number	\$275.00
	Nonpriority Creditor's Name 1200 W. Mohave Road Parker, AZ 85344	When was the debt incurred?	Ψ270100
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
	LabCorp	Last 4 digits of account number 4951	\$21.95
	Nonpriority Creditor's Name PO Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only		
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify <i>Medical</i>	
	Macy's Star Rewards	Last 4 digits of account number 8490	\$564.46
	Nonpriority Creditor's Name Bankruptcy Processing PO Box 8053	When was the debt incurred?	
-	Mason, OH 45040  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	

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	2 Jill Nicole Allen	Case number (if know)					
4.19	Medical Revenue Service	Last 4 digits of account number 7805	\$300.00				
	Nonpriority Creditor's Name PO Box 1149	When was the debt incurred?	- Possissi				
	Sebring, FL 33871  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	_					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	Collection on behalf of Summerlin Hospital  Medical Center					
4.20	Meyer & Njus, PA	Last 4 digits of account number 8378	\$0.00				
	Nonpriority Creditor's Name 1100 US Bank Plaza 200 South Sixth Street	When was the debt incurred?					
	Minneapolis, MN 55402  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Collection for Synchrony Bank/Value City Furniture					
4.21	Mohave State Bank	Last 4 digits of account number	\$42.00				
	Nonpriority Creditor's Name PO Box 2310	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	_					
	☐ Debtor 1 only	Contingent					
	☐ Debtor 2 only	otor 2 only					
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	report as priority claims					
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify Overdraft fees					
		· · ·					

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Debtor :	1 Jeffrey Scott Allen 2 Jill Nicole Allen	Case number (if know)	
4.22	Northern Arizona Creditors Service	Last 4 digits of account number 0102	\$300.00
	Nonpriority Creditor's Name 543 E. Andy Devine Kingman, AZ 86401	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	<b>—</b> 140	_ Collection on behalf of Kingman Regional	
	Yes	Other. Specify Hospital	
4.23	Physicians Immediate Care Nonpriority Creditor's Name	Last 4 digits of account number 4043	\$189.05
	Attn: Billing Department PO Box 8798	When was the debt incurred?	
_	Carol Stream, IL 60197-8798		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	■ Debtor 2 only	□ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical	
4.24	Rockford Associated Clinical Path. Nonpriority Creditor's Name	Last 4 digits of account number 3810	\$73.00
	P.O. Box 71082 Chicago, IL 60694	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify <i>Medical</i>	

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	2 Jill Nicole Allen	Case number (if know)	
4.25	Sears Credit Cards	Last 4 digits of account number 0881	\$809.10
	Nonpriority Creditor's Name PO Box 6283 Sioux Falls, SD 57117-6283	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.26	Sprint Customer Care	Last 4 digits of account number 2857	\$678.56
	Nonpriority Creditor's Name PO Box 8077 London, KY 40742	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify <i>Utilities</i>	
4.27	Swedish American Health System	Last 4 digits of account number 9300	\$1,496.00
	Nonpriority Creditor's Name  P.O. Box 310283	When was the debt incurred?	
	Des Moines, IA 50331  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify <b>Medical</b>	

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	Jill Nicole Allen	Case number (if know)	
	Swedish American Health System	Last 4 digits of account number 9300	\$134.00
	Nonpriority Creditor's Name P.O. Box 310283 Des Moines, IA 50331	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated	
	_	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
	Swedish American Health System	Last 4 digits of account number 2700	\$201.00
	Nonpriority Creditor's Name PO Box 310283 Des Moines, IA 50331-0283	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
.30	Swedish American Health System	Last 4 digits of account number 8222	\$150.00
	Nonpriority Creditor's Name PO Box 310283	When was the debt incurred?	
_	Des Moines, IA 50331-0283  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify <b>Medical</b>	

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Debtor 1 Jeffrey Scott Allen

Debtor	2 Jill Nicole Allen	Case number (if know)	
4.31	Swedish American Medical Group  Nonpriority Creditor's Name	Last 4 digits of account number 9543	\$134.00
	PO Box 1567	When was the debt incurred?	
	Rockford, IL 61110-0067		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	■ Debtor 2 only		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify <i>Medical</i>	
4.32	Swedish American Medical Group	Last 4 digits of account number 9293	\$60.00
	Nonpriority Creditor's Name  PO Box 1567	When was the debt incurred?	
	Rockford, IL 61110-0067		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another		
	_	☐ Student loans	
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical	
4.33	Synchrony Bank/JC Penney	Last 4 digits of account number 4501	\$1,114.63
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneok all that apply	
	Debtor 1 only	☐ Contingent	
	_	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	163	■ Other. Specify Credit Card	

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Debtor 2	1 Jeffrey Scott Allen 2 Jill Nicole Allen	Case number (if know)	
	Synchrony Bank/JC Penney	Last 4 digits of account number 3554	\$913.00
	Nonpriority Creditor's Name  Attn: Bankruptcy Dept.  PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.35	Synchrony Bank/Lowes	Last 4 digits of account number 3917	\$2,173.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file the plain is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
	Synchrony Bank/TJX Rewards	Last 4 digits of account number 4735	\$2,675.59
	Nonpriority Creditor's Name  Attn: Bankruptcy Dept. PO Box 965060	When was the debt incurred?	
_	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	_	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	

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Debtor 2	Jeffrey Scott Allen Jill Nicole Allen	Case number (if know)	
	Synchrony Bank/ToysRUs	Last 4 digits of account number 2123	\$2,420.75
	Nonpriority Creditor's Name  Attn: Bankruptcy Dept. PO Box 965060	When was the debt incurred?	
_	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.38	Synchrony Bank/Value City Furniture	Last 4 digits of account number	\$3,565.00
	Nonpriority Creditor's Name  Attn: Bankruptcy Dept.  PO Box 965060	When was the debt incurred?	
_	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	■ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.39	Synchrony Bank/Walmart	Last 4 digits of account number 7165	\$886.00
	Attn: Bankruptcy Dept. PO Box 965060	When was the debt incurred?	
	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	

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Debtor Debtor	1 Jeffrey Scott Allen 2 Jill Nicole Allen	Case number (if know)	
4.40	TD Bank USA, N. A.	Last 4 digits of account number 6704	\$1,296.08
	Nonpriority Creditor's Name c/o Target Card Services PO Box 9500 Minneapolis MN 55440	When was the debt incurred?	
	Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	•	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.41	Torres Credit Services, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	\$48.00
	27 Fairview Street PO Box 189	When was the debt incurred?	
	Carlisle, PA 17015-3121  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	<u> </u>	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection on behalf of Commonwealth Edison	
4.42	United Collection Bureau, Inc. Nonpriority Creditor's Name	Last 4 digits of account number 8490	\$472.48
	5620 Southwyck Blvd Suite 206 Toledo, OH 43614	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	■ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collections	

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	<sup>2</sup> Jill Nicol	le Allen		Case r	number (if know)		
4.43	Wells Farge	o Dealer Services	Last 4 digits of account number	2422	!		\$7,041.57
		ecovery Center	When was the debt incurred?				
	Santa Ana,						
		City State Zlp Code	As of the date you file, the claim	is: Check	all that apply		
	_	the debt? Check one.	☐ Contingent				
	☐ Debtor 1 on	nly	☐ Unliquidated				
	☐ Debtor 2 on	nly	☐ Disputed				
	Debtor 1 an	nd Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:			
	At least one	e of the debtors and another	☐ Student loans				
		is claim is for a community debt ubject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration ag	reement or divorce that	t you did not	
	■ No		☐ Debts to pension or profit-shar	ing plans, a	and other similar debts		
	Yes		■ Other. Specify <b>Deficienc</b>	y on Re	possessed Auto	1	
Part 3:	List Other	s to Be Notified About a Deb	t That You Already Listed				
trying t more t	to collect from han one credite	you for a debt you owe to someo	out your bankruptcy, for a debt that y ne else, list the original creditor in P sted in Parts 1 or 2, list the additional page.	arts 1 or 2	then list the collection	on agency here. Simila	rly, if you have
	nd Address		On which entry in Part 1 or Part 2 did yo		•		
	al Credit Sei rporate Hills				Creditors with Priority U		
		0 63301-3749		Part 2:	Creditors with Nonprior	rity Unsecured Claims	
	,		ast 4 digits of account number	0	010		
Sunris 260 Ai	nd Address se Credit Se irport Plaza			☐ Part 1:	riginal creditor? Creditors with Priority L Creditors with Nonprior		
	ox 9100 ngdale, NY	11735-9100			·	•	
		L	ast 4 digits of account number	3	273 		
	nd Address		On which entry in Part 1 or Part 2 did yo		•		
	l Collection Southwyck l	•			Creditors with Priority U		
Suite 2		biva.		Part 2:	Creditors with Nonprior	rity Unsecured Claims	
	o, OH 43614	1					
	•		ast 4 digits of account number	1	305		
	nd Address		On which entry in Part 1 or Part 2 did yo	u list the o	riginal creditor?		
		•	ine <u><b>4.14</b></u> of ( <i>Check one</i> ):	Part 1:	Creditors with Priority U	Jnsecured Claims	
	North Cours on, TX 7707			Part 2:	Creditors with Nonprior	rity Unsecured Claims	
House	OII, 1X 1101		ast 4 digits of account number	3	967		
Part 4:	Add the A	mounts for Each Type of Uns	socured Claim				
			s. This information is for statistical r	enorting n	urnoses only 28 H S	C 8159 Add the amou	ints for each type
	ecured claim.	certain types of unsecured claim	s. This information is for statistical i	eporting p	our poses only. 20 0.0.	o. 9103. Add the amou	into for each type
					Total claim		
	6a.	Domestic support obligations		6a.	\$	0.00	
Total cla		Taxes and certain other debts y	vou owe the government	6b.	\$	0.00	
HOIII Pa	6c.	· · · · · · · · · · · · · · · · · · ·	ijury while you were intoxicated	6c.	\$	<u>0.00</u> 0.00	
	6d.		cured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total. Add lines 6a through 6d.		6e.	\$	0.00	
					Total Claim		
	6f.	Student loans		6f.	\$	0.00	

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6j.

59,186.34

Debtor 1 Debtor 2 Deffrey Scott Allen Case number (if know)

Total claims from Part 2 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. S 0.00
6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6i. \$ 59,186.34

Total. Add lines 6f through 6i.

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Jeffrey Scott Alle	en		
	First Name	Middle Name	Last Name	
Debtor 2	Jill Nicole Allen			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Mark Pagni
9430 Edson St
Capron, IL 61012

State what the contract or lease is for
House Lease

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		Document	Page 38 of	64	-	
Fill in this in	nformation to identify your c	ase:				
Debtor 1	Jeffrey Scott Allen					
	First Name	Middle Name	Last Name	_		
Debtor 2	Jill Nicole Allen					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case numbe (if known)	r				☐ Check if this amended fili	
Schedu Codebtors ar Deople are fil ill it out, and	ling together, both are equa	e also liable for any debts yo lly responsible for supplying poxes on the left. Attach the A	correct information	on. If more space is	needed, copy the Addi	tional Page,
	, ,	ou are filing a joint case, do no	t list either spouse a	s a codebtor.		
	()	a die imig a journ ease, as ne	t not our or opouco d			
□ No ■ Yes						
		ived in a community propert Nevada, New Mexico, Puerto R				nclude
■ No. G	o to line 3.					
_		se, or legal equivalent live with	you at the time?			
in line 2 Form 10	again as a codebtor only if	rs. Do not include your spou that person is a guarantor of Form 106E/F), or Schedule G	r cosigner. Make si	ure you have listed	the creditor on Schedu	ıle D (Officia
	olumn 1: Your codebtor me, Number, Street, City, State and ZIP	Code		Column 2: The concept Check all schedu	reditor to whom you ow les that apply:	e the debt
40	ennifer Chapman 165 W Crystal Drive olden Valley, AZ 86409			☐ Schedule D, ☐ Schedule E/I ☐ Schedule G Wells Fargo D	-, line <u>4.43</u>	

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Fill in this information	on to identify your case:	
Debtor 1	Jeffrey Scott Allen	
Debtor 2 (Spouse, if filing)	Jill Nicole Allen	
United States Bank	ruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:
		☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:
Official For	m 106l	MM / DD/ YYYY
Schedule I	: Your Income	12/1:

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,		■ Employed	☐ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	■ Not employed
	employers.	Occupation	Supervisor	Homemaker
	Include part-time, seasonal, or self-employed work.	Employer's name	Mediacom	
	Occupation may include student or homemaker, if it applies.	Employer's address	6925 Garden Prairie Road Garden Prairie, IL 61038	
		How long employed th	ere? 7 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		ling spouse
2.	\$	4,173.00	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	4,173.00	\$_	0.00

Official Form 106I Schedule I: Your Income page 1

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Jeffrey Scott Allen Debtor 1 Debtor 2 Jill Nicole Allen Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4.173.00 0.00 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 832.00 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 Voluntary contributions for retirement plans 5c. 5c. 0.00 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e. Insurance 5e. 0.00 347.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 \$ 0.00 5h. Other deductions. Specify: 5h.+ \$ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 1,179.00 0.00 6. 7. 7 Calculate total monthly take-home pay. Subtract line 6 from line 4. \$ 2.994.00 0.00 List all other income regularly received: 8 Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a 968.00 0.00 Interest and dividends 8b. 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 1,499.00 8d. **Unemployment compensation** 8d. \$ 0.00 \$ 0.00 8e. **Social Security** 8e. \$ 0.00 0.00 Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 \$ 0.00 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 968.00 1,499.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 1,499.00 3,962.00 5,461.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 5,461.00 Combined monthly income Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

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Fill	in this informa	ation to identify	your case:					
Deb	otor 1	Jeffrey Sco	ott Allen			Chec	k if this is:	
	otor 2 ouse, if filing)	Jill Nicole	Allen					ving postpetition chapter the following date:
Unit	ted States Bankr	uptcy Court for th	e: NORTH	ERN DISTRICT OF ILLIN	IOIS	Ī	MM / DD / YYYY	
	e number nown)							
		orm 106J						
Be	as complete ormation. If m		as possible. needed, atta	. If two married people a ach another sheet to this				
		ribe Your Hous	sehold					
1.	Is this a joir  ☐ No. Go to							
	_		e in a separ	rate household?				
	<b>■</b> N	lo		ial Form 106J-2, <i>Expense</i>	s for Separate Housel	<i>hold</i> of Deb	tor 2.	
2.	Do you hav	e dependents	? 🗆 No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state dependents				Daughter		2	■ No □ Yes
					Daughter		5	□ No ■ Yes
					Daughter		7	■ No □ Yes
					Son		11	□ No ■ Yes
					Son		13	□ No ■ Yes
					Daughter		15	□ No ■ Yes
					Son		16	□ No ■ Yes
3.	expenses o	penses include f people other d your depend	than 🗖	No Yes				_ 100
Par	t 2: Estim	ate Your Ongo	oing Month	ly Expenses				
Est	imate your ex	penses as of	your bankrı	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the		h assistance a		government assistance cluded it on Schedule I:			Your exp	enses
4.	The rental of	-		uses for your residence.	Include first mortgage	4. \$		1,395.00
	. ,	ded in line 4:	-					
		estate taxes				4a. \$		0.00

Official Form 106J Schedule J: Your Expenses page 1

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Debtor 1 Debtor 2	Jeffrey Scott Allen Jill Nicole Allen	Case number (if known)	
4b.	Property, homeowner's, or renter's insurance	4b. \$	0.00
4c.	Home maintenance, repair, and upkeep expenses	4c. \$	0.00
4d.	Homeowner's association or condominium dues	4d. \$	0.00
<ol><li>Addi</li></ol>	tional mortgage payments for your residence, such as home equity loans	5. \$	0.00

page 2

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Debtor 1 Debtor 2	Jeffrey Scott Allen Jill Nicole Allen	Case number (if known)			
6. <b>Util</b>	ties:				
6a.	Electricity, heat, natural gas	6a.	\$	325.00	
6b.	Water, sewer, garbage collection	6b.	\$	165.00	
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	100.00	
6d.	Other. Specify:	6d.	\$	0.00	
7. <b>Fo</b> o	d and housekeeping supplies	7.	\$	850.00	
3. <b>Chi</b>	dcare and children's education costs	8.	\$	100.00	
O. Clo	hing, laundry, and dry cleaning	9.	\$	150.00	
0. Per	sonal care products and services	10.	\$	200.00	
11. <b>Me</b> d	ical and dental expenses	11.	\$	150.00	
	sportation. Include gas, maintenance, bus or train fare.	40	•		
	ot include car payments.	12.	\$	350.00	
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	200.00	
4. Cha	ritable contributions and religious donations	14.	\$	0.00	
5. <b>Ins</b> ı					
	not include insurance deducted from your pay or included in lines 4 or 20.	45-	Φ.	2.22	
	Life insurance	15a.		0.00	
	Health insurance	15b.	· -	0.00	
	Vehicle insurance	15c.	\$	106.00	
	Other insurance. Specify:	15d.	\$	0.00	
Spe	•	16.	\$	0.00	
	allment or lease payments:	47-	Φ.	004.00	
	Car payments for Vehicle 1	17a.		284.00	
	Car payments for Vehicle 2	17b.	·	0.00	
	Other. Specify:	17c.	\$	0.00	
	Other. Specify:	17d.	\$	0.00	
	r payments of alimony, maintenance, and support that you did not report as		\$	250.00	
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). or payments you make to support others who do not live with you.	10.	\$	0.00	
Spe	• • • • • • • • • • • • • • • • • • • •	19.	Ψ	0.00	
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i>		our Income		
	Mortgages on other property	20a.		817.00	
	Real estate taxes	20b.		0.00	
	Property, homeowner's, or renter's insurance	20c.	· -	0.00	
	Maintenance, repair, and upkeep expenses	20d.	·	0.00	
	Homeowner's association or condominium dues	20d. 20e.	· -	0.00	
	er: Specify:		Ψ +\$	0.00	
i. Oui			<del>τ</del> φ	0.00	
	culate your monthly expenses				
22a	Add lines 4 through 21.		\$	5,442.00	
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$		
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	5,442.00	
2 0-1	vilate value monthly not income			-	
	culate your monthly net income.	00*	¢.	E 404 00	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	*	5,461.00	
23b	Copy your monthly expenses from line 22c above.	23b.	-\$	5,442.00	
23c	Subtract your monthly expenses from your monthly income.	00.5	e e	10.00	
	The result is your monthly net income.	23c.	\$	19.00	
For	rou expect an increase or decrease in your expenses within the year after you can be not a finish paying for your car loan within the year or do you expect your reflication to the terms of your mortgage?			or decrease because of a	
_ ·					

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Fill in this infor	mation to identify your	case:		
Debtor 1	Jeffrey Scott Alle	n		
	First Name	Middle Name	Last Name	
Debtor 2	Jill Nicole Allen			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay som	eone who is NOT an atto	rney to help you fill out bankruptcy forms?
■ No	_	~
Yes. Name of person		. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury 1 declars	e that I have read the sun	nmary and schedules filed with this declaration and
that they are true and correct.	a A	O
x fold the	the state of the s	x Ctu Fller
Jeffrey Sagtt Allen Signature of Debtor 1		Jill Nicole Allen Signature of Debtor 2
Date 12/29/	2015	Date 12/29/2015

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules** 

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Debtor 1	Jeffrey Scott Alle	n		
	First Name	Middle Name	Last Name	
ebtor 2	Jill Nicole Allen	ACT   11 A 1	-	
Spouse if, filing)	First Name	Middle Name	Last Name	
nited States B	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS	
Case number f known)				☐ Check if this is an amended filing
	t of Financial A		als Filing for Bankruptcy	12
formation. If umber (if know	more space is needed, a wn). Answer every quest	ttach a separate sheet to the	is form. On the top of any additional page	
Part 1: Give	Details About Tour War			
-				
-	ur current marital status			
What is yo	<b>ur current marital status</b> d			
What is yo	<b>ur current marital status</b> d			
What is yo  Marrie  Not ma	<b>ur current marital status</b> d arried		here you live now?	
What is yo  Marrie  Not ma	<b>ur current marital status</b> d arried	?	here you live now?	
What is yo  Marrie  Not ma  During the	ur current marital status d arried last 3 years, have you li	?	•	
What is yo  Marrie Not ma  During the  No Yes. L	ur current marital status d arried last 3 years, have you li	? ved anywhere other than w	•	Dates Debtor 2 lived there
What is yo  Marrie  Not ma  During the  No  Yes. L  Debtor 1 F	ur current marital status d arried last 3 years, have you li	ved anywhere other than we red in the last 3 years. Do not Dates Debtor 1	include where you live now.	
What is yo  Marrie  Not ma  During the  No  Yes. L  Debtor 1 F	ur current marital status d arried last 3 years, have you live ist all of the places you live Prior Address:	ved anywhere other than w red in the last 3 years. Do not  Dates Debtor 1 lived there  From-To: 2012-February	include where you live now.  Debtor 2 Prior Address:	lived there ☐ Same as Debtor 1

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Jill Nicole Allen Debtor 2 Case number (if known) **Explain the Sources of Your Income** Part 2 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) From January 1 of current year until \$33,654.00 ☐ Wages, commissions, \$0.00 ■ Wages, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For last calendar year: \$52,616.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$49,036.00 \$0.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2013) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income Gross income** Describe below.. (before deductions and Describe below. (before deductions and exclusions) exclusions) From January 1 of current year until \$0.00 **Child Support YTD** \$10,671.00 the date you filed for bankruptcy: 2015 Rental Income \$11,000.00 YTD Retirement \$9,010.00 Distribution Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?  $\square$  No. Go to line 7. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1

Jeffrey Scott Allen

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Debtor 1 Jeffrey Scott Allen Jill Nicole Allen Debtor 2 Case number (if known) \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... still owe paid PHH Mortgage Monthly mortgage \$2,451.00 \$120,251.00 ■ Mortgage 2001 Bishops Gate Blvd payments at \$817 ☐ Car Mount Laurel. NJ 08054 per month ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other LA Financial Credit Union Monthly vehicle \$852.00 \$17,447.00 ■ Mortgage 224 N Fair Oaks Ave loan payments at ■ Car Pasadena, CA 91102-3641 \$284 per month ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address Dates of payment** Total amount Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number

8.

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Page 48 of 64 Document Debtor 1 Jeffrey Scott Allen Jill Nicole Allen Debtor 2 Case number (if known) Case title Status of the case Nature of the case Court or agency Case number In re Clark **Divorce Grundy County Circuit** □ Pending 2015 D 15 Court □ On appeal 111 E. Washington Street Concluded Suite 30 Morris, IL 60450 Judgment for Dissolution of Marriage Entered 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No Yes. Fill in the information below. **Creditor Name and Address** Date Value of the **Describe the Property** property Explain what happened Exeter Finance Corp November Unknown Voluntary repossession of 2014 Kia Optima PO Box 166097 2015 Irving, TX 75016 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and

Address:

No

more than \$600 Charity's Name

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity

Describe what you contributed

Value

Address (Number, Street, City, State and ZIP Code)

Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total

Dates you

contributed

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	btor 1 Jeffrey Scott Allen btor 2 Jill Nicole Allen		Ca	ase number (	if known)				
Par	rt 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?								
	□ No								
	Yes. Fill in the details.								
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the lose the amount that insurance has paid. Ling insurance claims on line 33 of Scheducty.	Date of your loss	Value of property lost				
	\$4,000 from Gambling	None	•		various dates within the last year	\$4,000.00			
	Within 1 year before you filed for banks consulted about seeking bankruptcy o Include any attorneys, bankruptcy petition	ruptcy, d r prepari	ng a bankruptcy petition?			erty to anyone you			
	□ No								
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred		Date payment or transfer was made	Amount of payment			
	Bernard J. Natale, Ltd Edgebrook Office Center 1639 N. Alpine Road, Suite 401 Rockford, IL 61107 Rockford, IL 61107 natalelaw@bjnatalelaw.com		Attorney Fees		October 2015	\$1,335.00			
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.								
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>								
	Person Who Was Paid Address		Description and value of any property transferred		Date payment or transfer was made	Amount of payment			
18.	transferred in the ordinary course of your line lude both outright transfers and transfers	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.							
	Yes. Fill in the details.								
	Person Who Received Transfer Address		Description and value of property transferred		nny property or received or debts change	Date transfer was made			
	Person's relationship to you								

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Jeffrey Scott Allen

Deb	otor 2 Jill Nicole Allen			Case nu	mber (if known)	
	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		iny property to a	a self-sett	led trust or similar devic	e of which you are a
	Yes. Fill in the details.					
	Name of trust	Description and	value of the pro	operty trai	nsferred	Date Transfer was made
Part	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	sit Boxes, and S	torage Ur	nits	
	Within 1 year before you filed for bankruptc sold, moved, or transferred? Include checking, savings, money market, chouses, pension funds, cooperatives, associon No	or other financial acco	unts; certificate	s of depo	•	
					<b>5</b> .	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Majove State Bank	XXXX-0030	■ Checking □ Savings □ Money Ma □ Brokerage □ Other		July 2015	\$0.00
	Do you now have, or did you have within 1 y cash, or other valuables?  No Yes. Fill in the details.  Name of Financial Institution	Who else had a		_	e the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, State and ZIP Code)	Street, City,			have it?
22.	Have you stored property in a storage unit of	or place other than you	ur home within	1 year bef	ore you filed for bankru	otcy
	No					
	☐ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describ	e the contents	Do you still have it?
Pari	t 9: Identify Property You Hold or Control	for Someone Else				
	Do you hold or control any property that so for someone.	meone else owns? Inc	clude any prope	rty you bo	prrowed from, are storing	g for, or hold in trust
	□ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)	perty? State and ZIP	Describ	e the property	Value
	Mediacom	Husband's po	ssession	Work T	ruck	\$0.00
Part	t 10: Give Details About Environmental Info	ormation				

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Debtor 1

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Debtor 1 Jeffrey Scott Allen
Debtor 2 Jill Nicole Allen

regulations controlling the cleanup of these substances, wastes, or material.

Case number (if known)

	to own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.						
Rep	ort all notices, releases, and proceedings the	at you know about, regardless of when	they occurred.				
24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of  ■ No □ Yes. Fill in the details.	any release of hazardous material?					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adn  No Yes. Fill in the details.	ninistrative proceeding under any envi	ronmental law? Include settlements	and orders.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	t 11: Give Details About Your Business or	Connections to Any Business					
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have an	y of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper	Employer Identification numbe Do not include Social Security				
	(	Name of accountant of bookkeeper	Dates business existed				
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement t	to anyone about your business? Incl	ude all financial			
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					
Par	t 12: Sign Below						

\_\_\_\_

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

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Debtor 1 Jeffrey Scott Allen
Debtor 2 Jill Nicole Allen

Case number (if known)

Debtor 2 Jill Nicole Allen Case number (if known)

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

Jeffrey Scott Allen
Signature of Debtor 1

January 18 U.S.C. §§ 162, 1341, 1519, and 3571.

Jill Nicole Allen
Signature of Debtor 2

Side 1/2/0-1/0-1/5 Side 1/5 Si

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

Yes. Name of Person

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Jeffrey Scott Alle	en		
	First Name	Middle Name	Last Name	
Debtor 2	Jill Nicole Allen			
Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number(if known)				☐ Check if this is a amended filing

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property tha secures a debt?	t Did you claim the property as exempt on Schedule C?
Creditor's LA Financial Credit Union name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□No
Description of property securing debt:  2008 Ford Expedition 70,000 miles	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■ Yes
Creditor's <i>Mohave County Treasurer</i> name:	<ul><li>Surrender the property.</li><li>Retain the property and redeem it.</li></ul>	■ No
Description of property securing debt:  Ehrenbengurg Road Golden Valley, AZ 86413 Mohave County Vacant lot	☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]:	☐ Yes
Creditor's <b>PHH Mortgage</b> name:	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of 2278 Pheasant Lane Lake Havasu City, AZ 86403 Mohave	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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B8 (Form 8) (12/08)			Page 2
	County	☐ Retain the property and [explain]:	J
securing debt:			
Part 2: List You	r Unexpired Personal Pr	operty Leases	
in the information I	below. Do not list real es	that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Forstate leases. Unexpired leases are leases that are still in effect; the lease period has not operty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your une	expired personal propert	y leases Will the lease be ass	umed?
Lessor's name:	Mark Pagni	□ No	
		■ Yes	
Description of lease Property:	ed House Lease		

B8 (Form 8) (12/08)

Page 3

Part 3: Sign Below	
	ntention about any property of my estate that secures a debt and any personal
property that is subject to an unexpired lease.	$\wedge$
x //11/12/	x Chia Hillan
Jeffrey Scott/Allen	Jill Nicole Allen
Signature of Debtor 1	Signature of Debtor 2
1 /	**************************************
Date 12/29/2015	Date 1212912015

Best Case Bankruptcy

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-83176 Doc 1 Filed 12/29/15 Entered 12/29/15 16:30:38 Desc Main Document Page 60 of 64

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In r	Jeffrey Scott Allen  E Jill Nicole Allen		Case No.		
	om Nicole Allen	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of the debtor (s) in c	ng of the petition in bankruptcy,	, or agreed to be paid	l to me, for services rea	
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have received		\$	1,000.00	
	Balance Due		\$	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	ibers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the nan				w firm. A
6.	In return for the above-disclosed fee, I have agreed to re-	nder legal service for all aspect	ts of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rende</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of credito</li> <li>d. Representation of the debtor in adversary proceedings</li> <li>e. [Other provisions as needed]</li> </ul>	ement of affairs and plan which ors and confirmation hearing, a	h may be required; nd any adjourned hea	-	ruptcy;
7.	By agreement with the debtor(s), the above-disclosed fee	e does not include the following	g service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	/ agreement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in
	December 29, 2015	/s/ Meghan N. Bo	olte		
_	Date	Meghan N. Bolte Signature of Attorne Bernard J. Natale Edgebrook Office 1639 N. Alpine R Rockford, IL 6110 (815) 964-4700	6302434 ey e, Ltd e Center load, Suite 401 07 Fax: (815) 316-464	16	_
		natalelaw@bjnat Name of law firm	alelaw.com		

### Chapter 7 Bankruptcy Fee Agreement

Federal law requires the execution of a written agreement between attorney and client(s) for Bankruptcy representation. Signing this agreement shall engage the services of *Bernard J. Natale, Ltd.*, hereinafter "Attorney" for Bankruptcy representation pursuant to Title 11, United States Code.

Whereas JEFFREY SCOTT ALLEN AND JILL NICOLE ALLEN desire(s) to engage the services of Attorney to represent client's(s') interest in connection with Bankruptcy Proceedings, to be filed within four (4) months of this Agreement, Attorney and client(s) do hereby agree:

- 1. Client(s) shall pay to **Attorney** for the services described below in paragraph 2, the base fee of \$1,000 plus costs of \$335, prior to case filing.
- 2. The Attorney base fee shall include services rendered *pre-petition* as follows: Attorney shall interview client(s), analyze, prepare and file a Chapter 7 Bankruptcy Petition and appear at the first meeting of creditors held pursuant to 11 U.S.C. 341. Attorney shall further review and advise with respect to reaffirmation agreements. Whether or not a Chapter 7 bankruptcy petition is filed, all fees paid are not refundable.
- 3. After the filing of a Chapter 7 Bankruptcy Petition, as contemplated herein, any other services provided by **Attorney** deemed necessary and incidental to the bankruptcy proceeding shall be considered *post-petition* services not contemplated by the fee agreed to in paragraph 1. The base fee does not include preparation of amendments to Bankruptcy Schedules, including, but not limited to, amended schedules to add creditors not listed in the original petition. These services will be billed at **Attorney**'s hourly rate plus cost of Court filing fees.
- 4. The base fee does not include representation in any *post-petition* services which may occur, including, but not limited to, court appearances for dischargeability issues, judicial lien avoidances, relief from stay actions, or any adversary proceedings. These services will be billed at **Attorney**'s hourly rate plus cost of Court filing fees, client(s) will be billed and, by signature below, agrees to pay, *post-petition*.
- 5. The failure of client(s) to pay for post-petition services when the same become due and payable, as set forth above, shall constitute cause for Attorney to withdraw as attorney of record and cease all further services to client(s). Any withdrawal as attorney for client(s) shall not be deemed a waiver of fees due and payable. Client(s) agrees to pay all reasonable costs of collection of any unpaid fees and costs, including reasonable attorney fees incurred in collection.
- 6. By executing this agreement, client(s) agree(s) that they have had an opportunity to discuss the agreement with **Attorney**, have asked any questions that have arisen, and received understandable explanations for the questions, and are fully aware of the information contained herein.
- 7. If the Debtor is any entity other than individuals, those individuals signing this contract on behalf of Debtor as client(s), do hereby personally guarantee payment of fees.

CLIENT

/Date:

BERNARD J. NATALE, LTD.

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### United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Scott Allen Jill Nicole Allen	Debtor(s)	Case No. Chapter	7		
	VER	IFICATION OF CREDITOR M	IATRIX			
		Number of	Creditors:	46		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date: Date:	12/29/2015	Jeffrey Scott Allen Signature of Debtor  Jill Nicole Allen Signature of Debtor	Alb-			

Bank of Am (Fig. e 15-83176 Doc 1 PO Box 982235 El Paso, TX 79998-2235

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9430 Edson St Capron. IL 61012

Capital One Bankruptcy Claims Servicer PO Box 30285 Salt Lake City, UT 84130-0285

FCI 3703 West Lake Ave Suite 310 Glenview, IL 60026

Medical Revenue Service PO Box 1149 Sebring, FL 33871

Capital One/Menards Retail Services PO Box 30257 Salt Lake City, UT 84130-0257

Great American Finance Company 20 N. Wacker Drive Suite 2275 Chicago, IL 60606-3096

Meyer & Njus, PA 1100 US Bank Plaza 200 South Sixth Street Minneapolis, MN 55402

Central Credit Services LLC 20 Corporate Hills Drive Saint Charles, MO 63301-3749 Home Depot Credit Services PO Box 790328 Saint Louis, MO 63179

Mohave County Treasurer PO Box 53078 Phoenix, AZ 85072-3078

Comenity Bank/Carson's Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125 Jennifer Chapman 4065 W Crystal Drive Golden Valley, AZ 86409 Mohave State Bank PO Box 2310 Lake Havasu City, AZ 86405

Comenity Bank/Maurice's Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125 Kohl's PO Box 3043 Milwaukee, WI 53201-3043 Northern Arizona Creditors Service 543 E. Andv Devine Kingman, AZ 86401

Comenity Bank/Victorias Secret Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125

LA Financial Credit Union 224 N Fair Oaks Ave Pasadena, CA 91102-3641

PHH Mortgage 2001 Bishops Gate Blvd Mount Laurel, NJ 08054

Creditors Collection Bureau, Inc. 755 Almar Parkway Bourbonnais, IL 60914

La Paz Regional Hospital 1200 W. Mohave Road Parker, AZ 85344

Physicians Immediate Care Attn: Billing Department PO Box 8798 Carol Stream, IL 60197-8798

Dillard's Card Services Wells Fargo Bank, N.A. PO Box 522 Des Moines, IA 50306-0522 LabCorp PO Box 2240 Burlington, NC 27216-2240

Rockford Associated Clinical Path. P.O. Box 71082 Chicago, IL 60694

Discover it Card PO Box 30943 Salt Lake City, UT 84130 Macy's Star Rewards Bankruptcy Processing PO Box 8053 Mason, OH 45040

Sears Credit Cards PO Box 6283 Sioux Falls, SD 57117-6283 Sprint Custor Seal 5-83176 Doc 1 PO Box 8077 London, KY 40742

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Sunrise Credit Services 260 Airport Plaza PO Box 9100 Farmingdale, NY 11735-9100 Torres Credit Services, Inc. 27 Fairview Street PO Box 189 Carlisle, PA 17015-3121

Swedish American Health System PO Box 310283 Des Moines, IA 50331-0283

United Collection Bureau, Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614

Swedish American Medical Group PO Box 1567 Rockford, IL 61110-0067 United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613

Synchrony Bank/JC Penney Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060 Wells Fargo Dealer Services National Recovery Center PO Box 25341 Santa Ana, CA 92799

Synchrony Bank/Lowes Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060

Synchrony Bank/TJX Rewards Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060

Synchrony Bank/ToysRUs Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060

Synchrony Bank/Value City Furniture Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060

Synchrony Bank/Walmart Attn: Bankruptcy Dept. PO Box 965060 Orlando, FL 32896-5060